

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Steven M. Zook**  
Debtor(s)

Bankruptcy Case No.: 18-24626-GLT  
Related to Docket No. 98  
Chapter: 13  
Docket No.: 99 – 98  
Concil. Conf.: January 21, 2021 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 6, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 20, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 21, 2021 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 22, 2020

cm: All Creditors and Parties In Interest

Gregory L. Taddeo  
Gregory L. Taddeo, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Steven M. Zook  
Debtor

Case No. 18-24626-GLT  
Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0315-2

User: hthu  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db	+Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807
cr	+Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14957693	+ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14957694	+Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555
14996828	+Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14957695	+Borough of Avalon, c/o Goehring Rutter & Boehm, Jeffrey R. Hunt Esquire, 437 Grant Street, 14th Floor, Frick Bldg, Pittsburgh, PA 15219-6107
14957697	+Capital One, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14969387	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14957699	+Cenlar FSB, PO Box 77404, Ewing, NJ 08628-6404
14989825	+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14957701	+Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
14957702	+Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067
14957703	GM Financial, PO Box 1181145, Arlington, TX 76096
14957704	+KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1538
14957707	+Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
14957696 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 23 2020 04:23:12 Capital One,

PO Box 71083, Charlotte, NC 28272-1083  
14971212 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 23 2020 04:23:12  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
14957698 +E-mail/Text: bankruptcy@cavps.com Sep 23 2020 04:22:31 Cavalry Portfolio Services,  
500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323  
14959985 +E-mail/Text: bankruptcy@cavps.com Sep 23 2020 04:22:31 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14986991 +E-mail/Text: kburkley@bernsteinlaw.com Sep 23 2020 04:22:41 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
14957700 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 23 2020 04:24:27 Chase Card Servi  
PO Box 15298, Wilmington, DE 19850  
14957705 +E-mail/Text: PBNCNotifications@perituservices.com Sep 23 2020 04:21:53  
Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115  
14957706 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 23 2020 04:23:20 LVNV Funding,  
PO Box 10587, Greenville, SC 29603-0587  
14984108 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 23 2020 04:24:42 Verizon,  
by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
14957708 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 23 2020 04:22:18  
Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Cenlar as servicer for Pingora Loan Servicing, LLC  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
14989837\* +Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430  
TOTALS: 1. \* 2. ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: hthu  
Form ID: pdf900

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing, LLC  
bnicholas@kmlawgroup.com  
Brian C. Thompson on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Avalon jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trustee.wpa.com

TOTAL: 6